



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name UBS AMERICAS HOLDING LLC

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2

Consolidated Assets (\$000): 212,581,819

Peer Group Number: 9 Number in Peer Group: _____

Number of Bank Subsidiaries: _____

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

UBS AMERICAS HOLDING LLC
1285 AVENUE OF THE AMERICAS

NEW YORK, NY 10019

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BHC Name

City/State

Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	208,431,085	180,862,031	186,499,190	158,013,911	138,547,002
Net income (\$000)	85,577	1,014,210	1,811,939	975,257	729,933
Number of BHCs in peer group					125

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.01			0.86			0.91			1.02			1.27	3.01	8
+ Non-interest income	5.64			7.04			6.86			7			7.51	1.32	97
– Overhead expense	6.21			6.45			6.39			6.86			7.81	2.69	98
– Provision for credit losses	0.03			0.01			0.01			0.02			0.02	0.15	15
+ Securities gains (losses)	0			0.01			0			0.02			0.02	0.01	80
+ Other tax equivalent adjustments	0			0			0			0			0	0	42
= Pretax net operating income (tax equivalent)	0.41			1.45			1.38			1.16			0.97	1.56	10
Net operating income	0.08			1.12			0.97			0.62			0.53	1.19	8
Net income	0.08			1.12			0.97			0.62			0.53	1.19	8
Net income (Subchapter S adjusted)														1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.71			1.53			1.54			2.01			3.92	4.41	20
Interest expense	0.58			0.54			0.50			0.81			2.38	1.08	94
Net interest income (tax equivalent)	1.13			0.99			1.04			1.20			1.54	3.33	7
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.01			0.02			0.03			0.04			0.04	0.21	20
Earnings coverage of net loan and lease losses (X)	133.30			139.19			109.94			78.89			54.24	24.40	86
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.16			0.17			0.14			0.19			0.19	0.83	1
Allowance for loan and lease losses / Total loans and leases	0.16			0.17			0.14			0.19			0.19	0.81	1
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.09			0.15			0.12			0.19			0.17	0.57	11
30–89 days past due loans and leases / Total loans and leases	0.03			0.03			0.02			0.10			0.08	0.43	10
Liquidity and Funding															
Net noncore funding dependence	-7.95			-2.22			-23.86			-12.06			1.78	14.45	17
Net short-term noncore funding dependence	-37.31			-26.89			-52.03			-39.16			-27.12	3.38	7
Net loans and leases / Total assets	46.17			44.69			42.73			40.67			42.32	63.77	13
Capitalization															
Tier 1 leverage ratio	8.32			10.25			9.06			11.27			11.74	9.76	89
Holding company equity capital / Total assets	12.11			15.15			12.91			16.41			20.27	12.43	99
Total equity capital (including minority interest) / Total assets	12.11			15.15			12.91			16.41			20.27	12.57	98
Common equity tier 1 capital / Total risk-weighted assets	16.68			20.94			17.82			22.50			22.01	12.17	96
Net loans and leases / Equity capital (X)	3.81			2.95			3.31			2.48			2.09	5.21	7
Cash dividends / Net income	629.62			130.64			209.08			96.86			81.55	33.12	95
Cash dividends / Net income (Subchapter S adjusted)														-12.02	
Growth Rates															
Assets	15.67			13.56			21.67			23.72			-2.38	9.26	7
Equity capital	-7.49			-0.91			-4.24			0.13			3.01	10.49	24
Net loans and leases	19.50			34.84			27.82			18.90			4.50	9.10	36
Noncore funding	-1.69			20.65			8.92			14.06			-16.08	6.59	19
Parent Company Ratios															
Short-term debt / Equity capital	18.31			26.18			27.16			12.26			13.14	1.02	94
Long-term debt / Equity capital	107.25			76.69			91.45			73.76			63.06	13.04	92
Equity investment in subsidiaries / Equity capital	83.10			77.08			81.86			72.71			86.32	103.22	3
Cash from ops + noncash items + op expense / Op expense + dividends	-79.82			8.32			-1.27			373.57			162.50	190.27	44

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans	1,082,939	856,954	1,830,654	1,708,464	2,127,580	26.37	34.26
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	1,082,939	856,954	1,830,654	1,708,464	2,127,580	26.37	34.26
Tax-exempt income on loans and leases	0	0	0	0	0		
Estimated tax benefit on income on loans and leases	0	0	0	0	0		
Income on loans and leases (tax equivalent)	1,082,939	856,954	1,830,654	1,708,464	2,127,580	26.37	34.26
Investment interest income (tax equivalent)	123,884	96,350	206,427	241,427	275,703	28.58	171.02
Interest on balances due from depository institutions	76,471	11,770	30,555	17,971	46,298	549.71	146.95
Interest income on other earning assets	310,080	239,326	450,207	730,973	2,042,011	29.56	-23.94
Total interest income (tax equivalent)	1,593,374	1,204,400	2,517,843	2,698,835	4,491,592	32.30	23.42
Interest on time deposits of \$250K or more	0	0	0	0	0		
Interest on time deposits < \$250K	36,564	37,048	72,749	156,743	256,180	-1.31	1448.67
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	52,245	10,450	23,872	38,062	143,081	399.95	1553.85
Interest on other borrowings and trading liabilities	450,419	375,075	717,508	871,613	2,290,289	20.09	-14.10
Interest on subordinated debt and mandatory convertible securities	3	3	22	25,975	37,204	0.00	-99.98
Total interest expense	539,231	422,576	814,151	1,092,393	2,726,754	27.61	-0.50
Net interest income (tax equivalent)	1,054,143	781,824	1,703,692	1,606,442	1,764,838	34.83	40.74
Non-interest income	5,875,378	6,370,711	12,795,238	11,068,069	10,405,187	-7.78	13.63
Adjusted operating income (tax equivalent)	6,929,521	7,152,535	14,498,930	12,674,511	12,170,025	-3.12	17.06
Overhead expense	6,468,821	5,835,587	11,923,673	10,842,210	10,826,489	10.85	23.56
Provision for credit losses	31,286	13,554	12,501	35,022	25,947		
Securities gains (losses)	-172	6,621	6,073	38,634	24,861		
Other tax equivalent adjustments	0	-1	0	0	0		
Pretax net operating income (tax equivalent)	428,889	1,309,941	2,568,687	1,836,017	1,342,541	-67.26	-37.38
Applicable income taxes	341,354	294,228	753,555	857,988	609,235	16.02	1721.53
Tax equivalent adjustments	1,240	1,503	3,193	2,772	3,373	-17.50	
Applicable income taxes (tax equivalent)	342,594	295,731	756,748	860,760	612,608	15.85	1728.14
Minority interest	718	0	0	0	0		
Net income before discontinued operations, net of minority interest	85,577	1,014,210	1,811,939	975,257	729,933	-91.56	-87.15
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	85,577	1,014,210	1,811,939	975,257	729,933	-91.56	-87.15
Memoranda							
Net income - holding company and noncontrolling (minority) interest	86,295	1,014,210	1,811,939	975,257	729,933	-91.49	-87.05
Investment securities income (tax equivalent)	123,884	96,350	206,427	241,427	275,703	28.58	171.02
US Treasury and agency securities (excluding mortgage-backed securities) ..	45,392	39,289	88,747	87,607	96,775	15.53	182.38
Mortgage-backed securities	77,205	55,523	114,425	150,909	175,442	39.05	161.07
All other securities	1,287	1,538	3,255	2,911	3,486	-16.32	1942.86
Cash dividends declared	538,814	1,324,935	3,788,415	944,617	595,276	-59.33	1733.76
Common	458,000	1,257,000	3,653,000	769,000	450,000	-63.56	
Preferred	80,814	67,935	135,415	175,617	145,276	18.96	175.04

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.53			1.33			1.35			1.71			3.24	4	11
Less: Interest expense	0.52			0.47			0.44			0.69			1.97	0.98	92
Equals: Net interest income (tax equivalent)	1.01			0.86			0.91			1.02			1.27	3.01	8
Plus: Non-interest income	5.64			7.04			6.86			7			7.51	1.32	97
Equals: adjusted operating income (tax equivalent)	6.65			7.91			7.77			8.02			8.78	4.41	96
Less: Overhead expense	6.21			6.45			6.39			6.86			7.81	2.69	98
Less: Provision for credit losses	0.03			0.01			0.01			0.02			0.02	0.15	15
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0			0.01			0			0.02			0.02	0.01	80
Plus: other tax equivalent adjustments	0			0			0			0			0	0	42
Equals: Pretax net operating income (tax equivalent)	0.41			1.45			1.38			1.16			0.97	1.56	10
Less: Applicable income taxes (tax equivalent)	0.33			0.33			0.41			0.54			0.44	0.36	78
Less: Minority interest	0			0			0			0			0	0	36
Equals: Net operating income	0.08			1.12			0.97			0.62			0.53	1.19	8
Plus: Net extraordinary items	0			0			0			0			0	0	50
Equals: Net income	0.08			1.12			0.97			0.62			0.53	1.19	8
Memo: Net income (last four quarters)	0.44			0.97			0.97			0.62			0.53	1.19	8
Net income—BHC and noncontrolling (minority) interest	0.08			1.12			0.97			0.62			0.53	1.20	7
Margin Analysis															
Average earning assets / Average assets	89.24			87.16			87.69			84.83			82.80	91.05	3
Average interest-bearing funds / Average assets	76.55			70.70			72.91			67.13			61.41	65.57	31
Interest income (tax equivalent) / Average earning assets	1.71			1.53			1.54			2.01			3.92	4.41	20
Interest expense / Average earning assets	0.58			0.54			0.50			0.81			2.38	1.08	94
Net interest income (tax equivalent) / Average earning assets	1.13			0.99			1.04			1.20			1.54	3.33	7
Yield or Cost															
Total loans and leases (tax equivalent)	2.29			2.25			2.26			2.71			3.72	5.09	3
Interest-bearing bank balances	0.48			0.13			0.14			0.16			1.33	2.04	15
Federal funds sold and reverse repos	1.01			0.84			0.73			1.31			5.24	2.44	91
Trading assets	1.69			1.12			1.15			1.73			3.23	0.99	86
Total earning assets	1.71			1.53			1.54			2.01			3.91	4.36	22
Investment securities (tax equivalent)	2.04			1.56			1.66			1.98			2.40	2.76	20
US Treasury and agency securities (excluding mortgage-backed securities)	1.93			1.75			1.85			2.36			2.19	2.32	47
Mortgage-backed securities	2.17			1.42			1.50			1.71			2.49	2.61	33
All other securities										831.71			906.63	4.06	99
Interest-bearing deposits	0.15			0.10			0.10			0.26			0.80	1.10	28
Time deposits of \$250K or more														1.96	
Time deposits < \$250K	1.38			2.32			1.83			2.94			3.08	1.82	99
Other domestic deposits	0.09			0.02			0.02			0.06			0.33	0.93	6
Foreign deposits														1.19	
Federal funds purchased and repos	3.73			3.61			3.46			4.76			14.26	1.86	97
Other borrowed funds and trading liabilities	1.56			1.33			1.29			1.57			2.89	2.38	76
All interest-bearing funds	0.68			0.66			0.60			1.03			3.20	1.49	95

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	5,875,378	6,370,711	12,795,238	11,068,069	10,405,187
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	92,393	179,685	236,745	221,173	286,098
Investment banking fees and commissions	4,746,340	5,404,808	11,012,462	9,041,639	8,238,440
Insurance activities revenue	20,525	23,719	51,059	48,028	62,183
Venture capital revenue	0	84	56	114	59
Net servicing fees	1,396	524	1,809	2,961	1,592
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	-199	-680	1,533	-246	-337
Other non-interest income	1,014,923	762,571	1,491,574	1,754,400	1,817,152
Total overhead expenses	6,468,821	5,835,587	11,923,673	10,842,210	10,826,489
Personnel expense	4,344,363	4,213,986	8,438,387	7,601,219	7,232,069
Net occupancy expense	432,292	408,068	857,532	817,080	568,004
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	107	107	215	35,122	39,949
Other operating expenses	1,692,059	1,213,426	2,627,539	2,388,789	2,986,467
Fee income on mutual funds and annuities	799,214	842,221	1,726,218	1,776,493	1,663,208
Memoranda					
Assets under management in proprietary mutual funds and annuities	40,898,707	53,782,357	49,691,819	54,807,699	63,423,657
Number of equivalent employees	20,855	20,720	20,796	20,913	20,502
Average personnel expense per employee	208.31	203.38	405.77	363.47	352.75
Average assets per employee	9,994.30	8,728.86	8,968.03	7,555.77	6,757.73

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Mutual fund fee income / Non-interest income	13.60			13.22			13.49			16.05			15.98	2.72	96
Overhead expenses / Net Interest Income + non-interest income	93.37			81.60			82.26			85.56			88.98	61.29	95

Percent of Average Assets

Total overhead expense	6.21			6.45			6.39			6.86			7.81	2.69	98
Personnel expense	4.17			4.66			4.52			4.81			5.22	1.41	98
Net occupancy expense	0.41			0.45			0.46			0.52			0.41	0.28	91
Other operating expenses	1.62			1.34			1.41			1.53			2.18	0.97	92
Overhead less non-interest income	0.57			-0.59			-0.47			-0.14			0.30	1.32	9

Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	93.35			81.59			82.24			85.54			88.96	60.64	95
Personnel expense	62.69			58.92			58.20			59.97			59.43	32.39	99
Net occupancy expense	6.24			5.71			5.91			6.45			4.67	6.52	16
Other operating expenses	24.42			16.97			18.12			19.12			24.87	21.20	77
Total non-interest income	84.79			89.07			88.25			87.33			85.50	29.23	95
Fiduciary activities income	0			0			0			0			0	1.97	14
Service charges on domestic deposit accounts	0			0			0			0			0	3.88	3
Trading revenue	1.33			2.51			1.63			1.75			2.35	1.18	83
Investment banking fees and commissions	68.49			75.56			75.95			71.34			67.69	3.54	98
Insurance activities revenue	0.30			0.33			0.35			0.38			0.51	0.47	75
Venture capital revenue	0			0			0			0			0	0.02	83
Net servicing fees	0.02			0.01			0.01			0.02			0.01	0.28	35
Net securitization income	0			0			0			0			0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0			-0.01			0.01			0			0	1.86	10
Other non-interest income	14.65			10.66			10.29			13.84			14.93	10.04	78
Overhead less non-interest income	8.56			-7.48			-6.01			-1.78			3.46	31.06	8
Applicable income taxes / Pretax net operating income (tax equivalent)	79.59			22.46			29.34			46.73			45.38	20.56	97
Applicable income tax + TE / Pretax net operating income + TE	79.88			22.58			29.46			46.88			45.63	23.23	95

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	27,929,843	21,659,602	24,238,109	19,111,539	17,627,238	28.95	157.75
Commercial and industrial loans	8,064,502	8,316,243	9,534,432	5,922,432	5,383,831	-3.03	47.73
Loans to individuals	43,765,412	36,506,221	40,953,148	30,504,381	23,644,981	19.88	72.80
Loans to depository institutions and acceptances of other banks	1,124	4,291	19,102	2,258	24	-73.81	-98.19
Agricultural loans	0	0	0	0	0		
Other loans and leases	18,540,629	15,783,588	14,984,354	14,696,264	12,416,407	17.47	44.17
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	98,301,510	82,269,945	89,729,145	70,236,874	59,072,481	19.49	80.22
Less: Allowance for loan and lease losses	152,420	139,582	124,577	135,526	114,427	9.20	33.14
Net loans and leases	98,149,090	82,130,363	89,604,568	70,101,348	58,958,054	19.50	80.32
Debt securities that reprice or mature in over 1 year	11,208,903	11,987,085	12,087,911	12,133,308	9,868,690	-6.49	90.26
Mutual funds and equity securities	12,674	17,927	17,315	12,263	68,843	-29.30	160.19
Subtotal	109,370,667	94,135,375	101,709,794	82,246,919	68,895,587	16.18	81.30
Interest-bearing bank balances	28,408,241	17,188,010	34,394,652	19,137,655	2,084,919	65.28	392.30
Federal funds sold and reverse repos	27,875,685	33,235,325	34,396,786	31,455,760	31,757,951	-16.13	-24.90
Debt securities that reprice or mature within 1 year	222,915	300,138	222,062	403,457	948,336	-25.73	-77.76
Trading assets	12,359,596	10,169,617	11,153,543	11,782,206	9,750,306	21.53	-15.96
Total earning assets	178,237,104	155,028,465	181,876,837	145,025,997	113,437,099	14.97	49.87
Non-interest-bearing cash and due from depository institutions	3,618,985	2,205,790	3,117,458	3,424,518	2,611,211	64.07	78.51
Premises, fixed assets, and leases	3,444,606	3,363,237	3,478,199	3,328,710	2,487,067	2.42	327.17
Other real estate owned	381	0	931	0	0		
Investment in unconsolidated subsidiaries	39,883	63,363	63,363	66,165	65,871	-37.06	27.34
Intangible and other assets	27,240,860	23,116,507	21,180,852	20,514,946	20,713,243	17.84	29.85
Total assets	212,581,819	183,777,362	209,717,640	172,360,336	139,314,491	15.67	48.90
Quarterly average assets	208,850,192	181,500,764	198,558,080	165,528,006	140,902,874	15.07	47.49
Average loans and leases (YTD)	94,459,712	76,067,140	81,003,091	63,033,732	57,126,730	24.18	73.25
Memoranda							
Loans held-for-sale	0	0	0	0	923		-100.00
Loans not held-for-sale	98,301,510	82,269,945	89,729,145	70,236,874	59,071,558	19.49	80.22
Real estate loans secured by 1-4 family	26,245,019	20,853,517	22,911,958	18,635,689	17,290,711	25.85	142.83
Commercial real estate loans	1,684,824	806,084	1,326,151	475,135	333,545	109.01	6965.44
Construction and land development	1,056	2,303	439	1,835	1,345	-54.15	5.71
Multifamily	488,401	218,431	457,366	214,464	171,328	123.60	2058.39
Nonfarm nonresidential	1,195,367	585,350	868,346	258,836	160,872	104.21	545729.68
Real estate loans secured by farmland	0	0	0	715	2,982		-100.00
Total investment securities	11,444,492	12,305,150	12,327,288	12,549,028	10,885,869	-6.99	65.89
U.S. Treasury securities	4,520,651	4,566,389	5,050,721	3,504,365	4,260,468	-1.00	40.11
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	0	0	0	324	367		-100.00
Mortgage-backed securities	6,911,167	7,720,834	7,259,252	9,032,076	6,556,191	-10.49	88.49
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	12,674	17,927	17,315	12,263	68,843	-29.30	160.19
Available-for-sale securities	0	7,356,617	7,486,269	7,712,915	5,822,210	-100.00	-100.00
U.S. Treasury securities	0	2,113,939	2,645,387	1,099,146	1,867,931	-100.00	-100.00
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	0	5,242,678	4,840,882	6,613,769	3,954,279	-100.00	-100.00
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-382,649	201,132	118,942	317,028	172,980		
Available-for-sale securities appreciation (depreciation)		69,297	-17,673	179,251	8,039		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	0	0	0	0	0		-100.00

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Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	9,562	9,821	10,237	7,417	7,022	-2.64	165.39
NOW, ATS and transaction accounts	9,670,998	12,231,359	7,594,869	11,371,733	3,162,698	-20.93	838.05
Time deposits less brokered deposits < \$250K	-2,019,400	-7,989,947	0	-5,283,358	-336,195		
MMDA and other savings accounts	103,274,158	79,113,612	106,516,604	72,457,646	45,189,824	30.54	126.19
Other non-interest-bearing deposits	6,553,354	5,765,011	7,291,565	7,471,204	0	13.67	
Core deposits	117,488,672	89,129,856	121,413,275	86,024,642	48,023,349	31.82	151.63
Time deposits of \$250K or more	0	0	0	0	0		
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	6,246,233	8,155,032	6,477,965	8,198,355	5,740,483	-23.41	-5.12
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	4,887,371	7,680,203	7,859,310	3,911,688	4,129,728	-36.36	-55.38
Other borrowings w/remaining maturity over 1 year	28,421,142	21,301,232	25,327,750	20,557,462	17,758,805	33.42	7.10
Brokered deposits < \$250K	8,253,653	11,496,114	5,075,749	8,408,934	8,385,113	-28.20	2746.82
Noncore funding	47,808,399	48,632,581	44,740,774	41,076,439	36,014,129	-1.69	7.77
Trading liabilities	4,657,706	4,352,365	4,807,062	3,866,976	3,803,670	7.02	4.22
Subordinated notes and debentures + trust preferred securities	0	600,000	0	600,000	600,000	-100.00	-100.00
Other liabilities	16,873,720	13,224,967	11,671,928	12,509,566	22,628,719	27.59	-21.19
Total liabilities	186,828,497	155,939,769	182,633,039	144,077,623	111,069,867	19.81	58.96
Equity Capital							
Perpetual preferred stock (including surplus)	4,150,000	3,150,000	4,150,000	3,150,000	3,150,000	31.75	84.44
Common stock	1	1	1	1	1	0.00	0.00
Common surplus	45,824,624	45,718,678	45,824,355	45,718,678	45,635,663	0.23	3.37
Retained earnings	-22,048,606	-19,929,620	-21,595,387	-19,618,894	-19,328,304		
Accumulated other comprehensive income	-1,273,415	-201,466	-394,368	-67,072	-312,736		
Other equity capital components	-900,000	-900,000	-900,000	-900,000	-900,000		
Total holding company equity capital	25,752,604	27,837,593	27,084,601	28,282,713	28,244,624	-7.49	2.05
Noncontrolling (minority) interest in subsidiaries	718	0	0	0	0		
Total equity capital, including minority interest	25,753,322	27,837,593	27,084,601	28,282,713	28,244,624	-7.49	2.05
Total liabilities and capital	212,581,819	183,777,362	209,717,640	172,360,336	139,314,491	15.67	48.90
Memoranda							
Non-interest-bearing deposits	6,562,916	5,774,832	7,301,802	7,478,621	7,022	13.65	182051.43
Interest-bearing deposits	119,179,409	94,851,138	119,187,222	86,954,955	56,401,440	25.65	153.69
Total deposits	125,742,325	100,625,970	126,489,024	94,433,576	56,408,462	24.96	167.64
Long-term debt that reprices within 1 year	27,175,600	20,550,600	24,075,600	19,825,600	16,338,400	32.24	13.72
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	27,084,601	28,282,713	28,282,713	28,244,624	27,388,545		
Accounting restatements	1	97	97	-353,215	0		
Net income	85,577	1,014,210	1,811,939	975,257	729,933		
Net sale of new perpetual preferred stock	0	0	1,000,000	0	900,000		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	900,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	538,814	1,324,935	3,788,415	944,617	595,276		
Change in other comprehensive income	-879,047	-134,394	-327,295	245,656	249,659		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	286	-98	105,562	115,008	471,763		
Holding company equity capital, ending balance	25,752,604	27,837,593	27,084,601	28,282,713	28,244,624		

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Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	13.14			11.79			11.56			11.09			12.65	37.78	15
Commercial and industrial loans	3.79			4.53			4.55			3.44			3.86	12.02	15
Loans to individuals	20.59			19.86			19.53			17.70			16.97	4.20	93
Loans to depository institutions and acceptances of other banks	0			0			0.01			0			0	0.04	59
Agricultural loans	0			0			0			0			0	0.24	11
Other loans and leases	8.72			8.59			7.15			8.53			8.91	5.01	80
Net loans and leases	46.17			44.69			42.73			40.67			42.32	63.77	13
Debt securities over 1 year	5.27			6.52			5.76			7.04			7.08	14.60	14
Mutual funds and equity securities	0.01			0.01			0.01			0.01			0.05	0.06	61
Subtotal	51.45			51.22			48.50			47.72			49.45	79.65	11
Interest-bearing bank balances	13.36			9.35			16.40			11.10			1.50	3.06	35
Federal funds sold and reverse repos	13.11			18.08			16.40			18.25			22.80	1.57	95
Debt securities 1 year or less	0.10			0.16			0.11			0.23			0.68	1.91	35
Trading assets	5.81			5.53			5.32			6.84			7	1.19	88
Total earning assets	83.84			84.36			86.72			84.14			81.43	89.53	6
Non-interest cash and due from depository institutions	1.70			1.20			1.49			1.99			1.87	1.14	92
Other real estate owned	0			0			0			0			0	0.03	4
All other assets	14.45			14.44			11.79			13.87			16.70	9.27	92
Memoranda															
Short-term investments	26.58			27.60			32.91			29.59			24.97	7.63	88
U.S. Treasury securities	2.13			2.48			2.41			2.03			3.06	1.03	80
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0	0.54	13
Municipal securities	0			0			0			0			0	1.34	16
Mortgage-backed securities	3.25			4.20			3.46			5.24			4.71	11.44	15
Asset-backed securities	0			0			0			0			0	0.28	25
Other debt securities	0			0			0			0			0	0.39	9
Loans held-for-sale	0			0			0			0			0	0.39	15
Loans held for investment	46.24			44.77			42.79			40.75			42.40	63.50	13
Real estate loans secured by 1-4 family	12.35			11.35			10.93			10.81			12.41	13.29	47
Revolving	0			0			0			0			0	2.07	3
Closed-end, secured by first liens	12.35			11.35			10.93			10.81			12.41	10.69	61
Closed-end, secured by junior liens	0			0			0			0			0	0.28	3
Commercial real estate loans	0.79			0.44			0.63			0.28			0.24	22.23	5
Construction and land development	0			0			0			0			0	3.44	7
Multifamily	0.23			0.12			0.22			0.12			0.12	3.01	8
Nonfarm nonresidential	0.56			0.32			0.41			0.15			0.12	14.69	5
Real estate loans secured by farmland	0			0			0			0			0	0.36	23

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Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	28.41			26.33			27.01			27.21			29.84	57.46	13
Real estate loans secured by 1-4 family	26.70			25.35			25.53			26.53			29.27	20.75	77
Revolving	0			0			0			0			0	3.15	3
Closed-end	26.70			25.35			25.53			26.53			29.27	17.39	86
Commercial real estate loans	1.71			0.98			1.48			0.68			0.56	33.52	5
Construction and land development	0			0			0			0			0	5.09	7
1-4 family	0			0			0			0			0	0.94	7
Other	0			0			0			0			0	4.02	8
Multifamily	0.50			0.27			0.51			0.31			0.29	4.69	8
Nonfarm nonresidential	1.22			0.71			0.97			0.37			0.27	22.15	5
Owner-occupied	0.03			0.07			0.03			0.07			0.01	7.72	8
Other	1.19			0.64			0.94			0.30			0.27	14.34	6
Real estate loans secured by farmland	0			0			0			0			0.01	0.55	23
Loans to depository institutions and acceptances of other banks	0			0.01			0.02			0			0	0.11	59
Commercial and industrial loans	8.20			10.11			10.63			8.43			9.11	19.53	15
Loans to individuals	44.52			44.37			45.64			43.43			40.03	7.13	93
Credit card loans	0.26			0.28			0.29			0.32			0.43	0.81	67
Agricultural loans	0			0			0			0			0	0.37	11
Other loans and leases	18.86			19.19			16.70			20.92			21.02	9.85	84
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	167.63			122.63			141.12			108.80			117.06	391.26	12
Real estate loans secured by 1-4 family	157.52			118.07			133.40			106.09			114.82	138.18	42
Revolving	0			0			0			0			0	21.26	2
Closed-end	157.52			118.07			133.40			106.09			114.82	115.20	51
Commercial real estate loans	10.11			4.56			7.72			2.70			2.22	229.44	4
Construction and land development	0.01			0.01			0			0.01			0.01	34.95	6
1-4 family	0			0			0			0			0	6.61	6
Other	0.01			0.01			0			0.01			0.01	27.32	7
Multifamily	2.93			1.24			2.66			1.22			1.14	31.04	8
Nonfarm nonresidential	7.17			3.31			5.06			1.47			1.07	152.10	4
Owner-occupied	0.15			0.34			0.15			0.28			0.02	53.07	6
Other	7.02			2.97			4.91			1.20			1.05	97.41	4
Real estate loans secured by farmland	0			0			0			0			0.02	3.60	22
Loans to depository institutions and acceptances of other banks	0.01			0.02			0.11			0.01			0	0.44	58
Commercial and industrial loans	48.40			47.08			55.51			33.71			35.75	122.02	10
Loans to individuals	262.68			206.69			238.44			173.65			157.02	43.51	92
Credit card loans	1.51			1.28			1.49			1.28			1.69	4.34	62
Agricultural loans	0			0			0			0			0	2.18	11
Other loans and leases	111.28			89.36			87.24			83.66			82.46	52.44	75
Supplemental															
Non-owner occupied CRE loans / Gross loans	7.37			6.97			7.59			6.48			6.57	26.45	8
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	43.47			32.49			39.66			25.90			25.79	178.57	11
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	43.62			32.83			39.81			26.17			25.81	236.10	9

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Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	26.58			27.60			32.91			29.59			24.97	7.63	88
Liquid assets	39.37			40.86			45.48			45.45			40.93	22.44	85
Investment securities	5.38			6.70			5.88			7.28			7.81	16.99	12
Net loans and leases	46.17			44.69			42.73			40.67			42.32	63.77	13
Net loans, leases and standby letters of credit	46.39			44.84			42.88			40.84			42.48	64.84	11
Core deposits	55.27			48.50			57.89			49.91			34.47	63.09	11
Noncore funding	22.49			26.46			21.33			23.83			25.85	19.36	73
Time deposits of \$250K or more	0			0			0			0			0	2.94	2
Foreign deposits	0			0			0			0			0	0.43	38
Federal funds purchased and repos	2.94			4.44			3.09			4.76			4.12	1.94	79
Secured federal funds purchased	0			0			0			0			0	0	49
Net federal funds purchased (sold)	-10.17			-13.65			-13.31			-13.49			-18.68	0.48	2
Commercial paper	0			0			0			0			0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	2.30			4.18			3.75			2.27			2.96	3.01	53
Earning assets that reprice within 1 year	56.69			57.95			59.75			55.48			53.26	39.29	87
Interest-bearing liabilities that reprice within 1 year	1.20			0.86			1.20			0.81			4.24	10.19	14
Long-term debt that reprices within 1 year	12.78			11.18			11.48			11.50			11.73	0.96	94
Net assets that reprice within 1 year	42.71			45.91			47.07			43.17			37.30	26.63	80
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-7.95			-2.22			-23.86			-12.06			1.78	14.45	17
Net short-term noncore funding dependence	-37.31			-26.89			-52.03			-39.16			-27.12	3.38	7
Short-term investment / Short-term noncore funding	359.93			199.65			428.95			271.47			215.97	77.77	87
Liquid assets - short-term noncore funding / Nonliquid assets	52.76			45.71			69.34			63.34			49.71	16.97	88
Net loans and leases / Total deposits	78.06			81.62			70.84			74.23			104.52	90.31	86
Net loans and leases / Core deposits	83.54			92.15			73.80			81.49			122.77	103.93	81
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-2.32			1.15			0.70			1.82			1.16	0.72	75
Available-for-sale securities appreciation (depreciation) / Tier 1 capital				0.40			-0.10			1.03			0.05	1.36	14
Structured notes appreciation (depreciation) / Tier 1 capital													0		
Percent of Investment Securities															
Held-to-maturity securities	99.89			40.07			39.13			38.44			45.88	12.67	89
Available-for-sale securities	0			59.78			60.73			61.46			53.48	85.40	10
U.S. Treasury securities	39.50			37.11			40.97			27.93			39.14	6.15	92
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0	3.49	13
Municipal securities	0			0			0			0			0	7.75	16
Mortgage-backed securities	60.39			62.74			58.89			71.97			60.23	67.43	38
Asset-backed securities	0			0			0			0			0	1.66	24
Other debt securities	0			0			0			0			0	2.94	9
Mutual funds and equity securities	0.11			0.15			0.14			0.10			0.63	0.40	70
Debt securities 1 year or less	1.95			2.44			1.80			3.22			8.71	11.86	53
Debt securities 1 to 5 years	10.02			10.68			10.79			10.33			11.75	17.94	48
Debt securities over 5 years	87.93			86.73			87.27			86.36			78.91	66.02	60
Pledged securities	0			0			0			0			0	30.57	2
Structured notes, fair value	0			0			0			0			0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	11.40			8.04			35.33			46.58			-9.93	26.69	23
Investment securities	-6.99			-7.27			-1.77			15.28			-2.44	11.75	21
Core deposits	31.82			14.89			41.14			79.13			4.55	11.23	29
Noncore funding	-1.69			20.65			8.92			14.06			-16.08	6.59	19

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Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	7,721,078	7,525,750	7,063,383	8,362,207	10,496,487
Commit: Secured commercial real estate loans	84,621	46,427	72,026	5,665	66,855
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	1,891,433	1,809,420	1,831,922	1,773,445	1,884,268
Securities underwriting	0	0	0	0	0
Standby letters of credit	459,532	274,743	322,789	289,230	219,514
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	10,273,224	13,921,120	12,139,017	13,021,940	40,908,075
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	6,587,709	25,023,529	5,067,160	30,387,844	1,846,421
Derivative Contracts					
Interest rate futures and forward contracts	256,497	1,536,307	532,801	1,356,526	680,927
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	1,000	1,001,000	0	0
Interest rate swaps	89,112,500	35,624,900	43,986,600	26,453,000	28,555,200
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	1,091,060	1,979,707	880,037	1,451,963	1,407,330
Commodity and other futures and forward contracts	0	0	0	0	18,543
Written options contracts (commodity and other)	35,140	32,070	82,867	110,569	15,066
Purchased options contracts (commodity and other)	35,139	32,070	82,867	110,569	15,066
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)	3.63			4.10			3.37			4.85			7.53	23.52	7
Standby letters of credit	0.22			0.15			0.15			0.17			0.16	0.84	14
Commercial and similar letters of credit	0			0			0			0			0	0.02	17
Securities lent	4.83			7.57			5.79			7.56			29.36	0.40	95
Credit derivatives - notional amount (holding company as guarantor)	0			0			0			0			0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0			0			0			0			0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	3.10			13.62			2.42			17.63			1.33	0.45	89
Derivative contracts	42.59			21.33			22.20			17.11			22.03	68.47	53
Interest rate contracts	42.04			20.22			21.71			16.13			20.99	47.31	55
Interest rate futures and forward contracts	0.12			0.84			0.25			0.79			0.49	10.67	50
Written options contracts (interest rate)	0			0			0			0			0	2.47	10
Purchased options contracts (interest rate)	0			0			0.48			0			0	2.65	22
Interest rate swaps	41.92			19.38			20.97			15.35			20.50	28.86	65
Foreign exchange contracts	0.51			1.08			0.42			0.84			1.01	10.12	69
Futures and forward foreign exchange contracts	0			0			0			0			0	5.23	23
Written options contracts (foreign exchange)	0			0			0			0			0	0.05	39
Purchased options contracts (foreign exchange)	0			0			0			0			0	0.08	39
Foreign exchange rate swaps	0.51			1.08			0.42			0.84			1.01	2.03	85
Equity, commodity, and other derivative contracts	0.03			0.03			0.08			0.13			0.03	3.32	65
Commodity and other futures and forward contracts	0			0			0			0			0.01	0.19	82
Written options contracts (commodity and other)	0.02			0.02			0.04			0.06			0.01	0.98	72
Purchased options contracts (commodity and other)	0.02			0.02			0.04			0.06			0.01	0.94	70
Commodity and other swaps	0			0			0			0			0	0.38	35

Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)	8.17			9.89			8.72			13.27			18.37	45.53	12
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Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	90,530,336	39,206,054	46,566,172	29,482,627	30,692,132
Interest rate contracts	89,368,997	37,162,207	45,520,401	27,809,526	29,236,127
Foreign exchange contracts	1,091,060	1,979,707	880,037	1,451,963	1,407,330
Equity, commodity, and other contracts	70,279	64,140	165,734	221,138	48,675
Derivatives Position					
Futures and forwards	256,497	1,536,307	532,801	1,356,526	699,470
Written options	35,140	32,070	82,867	110,569	15,066
Exchange-traded	0	0	0	0	0
Over-the-counter	35,140	32,070	82,867	110,569	15,066
Purchased options	35,139	33,070	1,083,867	110,569	15,066
Exchange-traded	0	0	0	0	0
Over-the-counter	35,139	33,070	1,083,867	110,569	15,066
Swaps	90,203,560	37,604,607	44,866,637	27,904,963	29,962,530
Held for trading	19,462,636	9,996,854	11,620,372	13,644,527	15,801,932
Interest rate contracts	18,301,297	7,953,007	10,574,601	11,971,426	14,345,927
Foreign exchange contracts	1,091,060	1,979,707	880,037	1,451,963	1,407,330
Equity, commodity, and other contracts	70,279	64,140	165,734	221,138	48,675
Non-traded	71,067,700	29,209,200	34,945,800	15,838,100	14,890,200
Interest rate contracts	71,067,700	29,209,200	34,945,800	15,838,100	14,890,200
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,214,971,661	2,327,625,542	1,897,162,737	1,702,488,356	2,376,479,608
One year or less	1,718,935,002	1,585,791,434	1,286,385,479	1,040,300,433	1,641,275,821
Over 1 year to 5 years	328,216,843	558,624,306	433,233,620	485,685,813	557,547,398
Over 5 years	167,819,816	183,209,802	177,543,638	176,502,110	177,656,389
Gross negative fair value (absolute value)	82,810	39,697	44,563	72,448	14,152
Gross positive fair value	81,757	39,106	42,402	63,470	7,777
Held for trading	81,673	39,084	42,378	61,463	6,814
Non-traded	84	22	24	2,007	963
Current credit exposure on risk-based capital derivative contracts	45,414,048	42,852,671	45,295,337	39,253,591	33,654,147
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	98.72			94.79			97.75			94.33			95.26	93.44	33
Foreign exchange contracts	1.21			5.05			1.89			4.92			4.59	3.20	76
Equity, commodity, and other contracts	0.08			0.16			0.36			0.75			0.16	1.64	66
Futures and forwards	0.28			3.92			1.14			4.60			2.28	13.49	33
Written options	0.04			0.08			0.18			0.38			0.05	5.91	13
Exchange-traded	0			0			0			0			0	0.15	42
Over-the-counter	0.04			0.08			0.18			0.38			0.05	5.10	14
Purchased options	0.04			0.08			2.33			0.38			0.05	4.42	37
Exchange-traded	0			0			0			0			0	0.28	39
Over-the-counter	0.04			0.08			2.33			0.38			0.05	3.35	38
Swaps	99.64			95.92			96.35			94.65			97.62	69.75	82
Held for trading	21.50			25.50			24.95			46.28			51.49	44.16	49
Interest rate contracts	20.22			20.29			22.71			40.61			46.74	37.24	54
Foreign exchange contracts	1.21			5.05			1.89			4.92			4.59	1.60	85
Equity, commodity, and other contracts	0.08			0.16			0.36			0.75			0.16	0.83	78
Non-traded	78.50			74.50			75.05			53.72			48.51	55.84	50
Interest rate contracts	78.50			74.50			75.05			53.72			48.51	52.22	52
Foreign exchange contracts	0			0			0			0			0	0.34	33
Equity, commodity, and other contracts	0			0			0			0			0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	2,446.66			5,936.90			4,074.12			5,774.55			7,742.96	93.86	99
One year or less	1,898.74			4,044.76			2,762.49			3,528.52			5,347.55	32.17	99
Over 1 year to 5 years	362.55			1,424.84			930.36			1,647.36			1,816.58	30.45	99
Over 5 years	185.37			467.30			381.27			598.66			578.83	28.09	99
Gross negative fair value (absolute value)	0.09			0.10			0.10			0.25			0.05	0.83	6
Gross positive fair value	0.09			0.10			0.09			0.22			0.03	1.19	4
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01			0			0			0			0	0.06	12
Gross positive fair value (X)	0			0			0			0			0	0.07	8
Held for trading (X)	0			0			0			0			0	0.06	40
Non-traded (X)	0			0			0			0			0	0.01	16
Current credit exposure (X)	2.75			2.45			2.66			2.25			2.25	0.05	99
Credit losses on derivative contracts	0			0			0			0			0	0	45
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0			0	0	47
90+ days past due	0			0			0			0			0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	60.83			61.98			62.07			61.40			62.26	0.73	99

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Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	124,577	135,526	135,526	114,427	113,650
Gross losses	3,815	9,881	24,415	24,404	25,555
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	372	383	965	723	385
Net losses	3,443	9,498	23,450	23,681	25,170
Provision for loan and lease losses	31,286	13,554	12,501	35,022	25,947
Adjustments	0	0	0	9,758	0
Ending balance	152,420	139,582	124,577	135,526	114,427
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.03			0.01			0.01			0.02			0.02	0.15	15
Provision for loan and lease losses / Average loans and leases	0.07			0.04			0.02			0.06			0.05	0.24	17
Provision for loan and lease losses / Net loan and lease losses	908.68			142.70			53.31			147.89			103.09	130.58	35
Allowance for loan and lease losses / Total loans and leases not held for sale	0.16			0.17			0.14			0.19			0.19	0.83	1
Allowance for loan and lease losses / Total loans and leases	0.16			0.17			0.14			0.19			0.19	0.81	1
Allowance for loan and lease losses / Net loans and leases losses (X)	22.13			7.35			5.31			5.72			4.55	8.03	49
Allowance for loan and lease losses / Nonaccrual assets	16.24			54.51			14.01			50.38			112.27	218.72	28
ALLL / 90+ days past due + nonaccrual loans and leases	122.31			82.98			87.15			68.69			78.37	151.73	26
Gross loan and lease losses / Average loans and leases	0.01			0.03			0.03			0.04			0.04	0.28	10
Recoveries / Average loans and leases	0			0			0			0			0	0.08	3
Net losses / Average loans and leases	0.01			0.02			0.03			0.04			0.04	0.21	20
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0	0	40
Recoveries / Prior year-end losses	1.52			1.57			3.95			2.83			2.01	36.22	4
Earnings coverage of net loan and lease losses (X)	133.30			139.19			109.94			78.89			54.24	24.40	86

Net Loan and Lease Losses By Type

Real estate loans	0			0			0			0.01			0	0.01	38
Real estate loans secured by 1-4 family	0			0			0			0.01			0	0.01	42
Revolving														0.02	
Closed-end	0			0			0			0.01			0	0	45
Commercial real estate loans	0			0			0			0			0	0.01	38
Construction and land development	0			0			0			0			0	-0.01	60
1-4 family	0			0			0			0			0	0	55
Other	0			0			0			0			0	-0.01	61
Multifamily	0			0			0			0			0	0	56
Nonfarm nonresidential	0			0			0			0			0	0.02	38
Owner-occupied	0			0			0			0			0	0.01	45
Other	0			0			0			0			0	0.01	40
Real estate loans secured by farmland										0			0	0.01	48
Commercial and industrial loans	0			0.01			0.01			0.01			0	0.37	4
Loans to individuals	0			0			0			0.01			0.01	1.17	1
Credit card loans	0.16			0.41			0.23			0.60			0.59	3.11	14
Agricultural loans														0.08	
Loans to foreign governments and institutions														0	
Other loans and leases	0.03			0.11			0.15			0.13			0.19	0.15	70

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	31,626	27,612	19,018	67,685	49,201
90+ days past due loans and leases	36,632	47,685	34,808	61,606	44,500
Nonaccrual loans and leases	87,985	120,532	108,131	135,701	101,511
Total past due and nonaccrual loans and leases	156,243	195,829	161,957	264,992	195,212
Restructured 30–89 days past due	85	113	119	176	4
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	0	0	5,332	34,750
Total restructured loans and leases	85	113	119	5,508	34,754
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	276	605	545	1,154	422
Other real estate owned	381	0	931	0	0
Other Assets					
30–89 days past due	36,152	6,855	12,281	12,109	8,240
90+ days past due	13,592	5,098	4,790	2,808	14,055
Nonaccrual	850,460	135,549	781,315	133,299	409
Total other assets past due and nonaccrual	900,204	147,502	798,386	148,216	22,704

Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
30–89 days past due loans and leases	0.03			0.03			0.02			0.10			0.08	0.43	10
90+ days past due loans and leases	0.04			0.06			0.04			0.09			0.08	0.15	53
Nonaccrual loans and leases	0.09			0.15			0.12			0.19			0.17	0.51	13
90+ days past due and nonaccrual loans and leases	0.13			0.20			0.16			0.28			0.25	0.71	11
30–89 days past due restructured	0			0			0			0			0	0.01	26
90+ days past due restructured	0			0			0			0			0	0.01	29
Nonaccrual restructured	0			0			0			0.01			0.06	0.14	37
30–89 days past due loans held for sale	0			0			0			0			0	0	38
90+ days past due loans held for sale	0			0			0			0			0	0	42
Nonaccrual loans held for sale	0			0			0			0			0	0	40

Percent of Loans and Leases and Other Assets

30+ Days Past Due and Nonaccrual

30–89 days past due assets	0.07			0.04			0.03			0.11			0.10	0.43	10
90+ days past due assets	0.05			0.06			0.04			0.09			0.10	0.15	61
Nonaccrual assets	0.95			0.31			0.98			0.38			0.17	0.53	13
30+ days past due and nonaccrual assets	1.06			0.42			1.06			0.59			0.37	1.19	7

Percent of Total Assets

90+ days past due and nonaccrual assets	0.47			0.17			0.44			0.19			0.12	0.44	11
90+ days past due and nonaccrual assets + other real estate owned	0.47			0.17			0.44			0.19			0.12	0.48	10

Restructured and Nonaccrual Loans and Leases
+ OREO as Percent of:

Total assets	0.04			0.07			0.05			0.08			0.07	0.53	6
Allowance for loan and lease losses	58.21			86.87			88.08			101.11			89.08	115.41	42
Equity capital + allowance for loan and lease losses	0.34			0.43			0.40			0.48			0.36	4.28	3
Tier 1 capital + allowance for loan and lease losses	0.53			0.69			0.64			0.78			0.68	5.65	5
Loans and leases + other real estate owned	0.09			0.15			0.12			0.20			0.17	0.85	6

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.02			0.07			0.02			0.22			0.10	0.38	12
	90+ days past due	0			0			0			0			0	0.16	13
	Nonaccrual	0.04			0.17			0.10			0.27			0.16	0.46	17
Commercial and industrial	30–89 days past due	0			0			0			0			0	0.31	2
	90+ days past due	0.06			0			0			0			0	0.05	14
	Nonaccrual	0			0			0			0			0	0.83	3
Individuals	30–89 days past due	0			0			0			0			0.01	0.83	12
	90+ days past due	0			0			0			0			0	0.17	37
	Nonaccrual	0			0			0			0.02			0	0.17	11
Depository institution loans	30–89 days past due	0			0			0			0			0	0	47
	90+ days past due	0			0			0			0			0	0	49
	Nonaccrual	0			0			0			0			0	0	48
Agricultural	30–89 days past due														0.24	
	90+ days past due														0	
	Nonaccrual														0.67	
Foreign governments	30–89 days past due														0.07	
	90+ days past due														0	
	Nonaccrual														0.03	
Other loans and leases	30–89 days past due	0.13			0.07			0.09			0.17			0.24	0.20	64
	90+ days past due	0.17			0.30			0.23			0.41			0.35	0.01	96
	Nonaccrual	0.41			0.54			0.56			0.54			0.60	0.13	90

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due	0.02			0.07			0.02			0.22			0.11	0.67	7
	90+ days past due	0			0			0			0			0	0.31	14
	Nonaccrual	0.05			0.17			0.10			0.28			0.16	0.73	12
Revolving	30–89 days past due													0.45		
	90+ days past due													0.05		
	Nonaccrual													1		
Closed-end	30–89 days past due	0.02			0.07			0.02			0.22			0.11	0.70	7
	90+ days past due	0			0			0			0			0	0.35	16
	Nonaccrual	0.05			0.17			0.10			0.28			0.16	0.70	14
Junior lien	30–89 days past due	0			0			0			0			0	0.02	9
	90+ days past due	0			0			0			0			0	0	29
	Nonaccrual	0			0			0			0			0	0.04	8
Commercial real estate	30–89 days past due	0			0			0			0			0	0.18	4
	90+ days past due	0			0			0			0			0	0.03	19
	Nonaccrual	0			0			0			0			0	0.23	5
Construction and development	30–89 days past due	0			0			0			0			0	0.28	12
	90+ days past due	0			0			0			0			0	0.02	33
	Nonaccrual	0			0			0			0			0	0.20	12
1–4 family	30–89 days past due	0			0			0			0			0	0.06	25
	90+ days past due	0			0			0			0			0	0	41
	Nonaccrual	0			0			0			0			0	0.02	30
Other	30–89 days past due	0			0			0			0			0	0.20	15
	90+ days past due	0			0			0			0			0	0.01	35
	Nonaccrual	0			0			0			0			0	0.17	14
Multifamily	30–89 days past due	0			0			0			0			0	0.08	19
	90+ days past due	0			0			0			0			0	0	41
	Nonaccrual	0			0			0			0			0	0.05	21
Nonfarm non-residential	30–89 days past due	0			0			0			0			0	0.14	5
	90+ days past due	0			0			0			0			0	0.03	22
	Nonaccrual	0			0			0			0			0	0.28	5
Owner Occupied	30–89 days past due	0			0			0			0			0	0.07	8
	90+ days past due	0			0			0			0			0	0.01	26
	Nonaccrual	0			0			0			0			0	0.16	7
Other	30–89 days past due	0			0			0			0			0	0.07	9
	90+ days past due	0			0			0			0			0	0.01	30
	Nonaccrual	0			0			0			0			0	0.10	9
Farmland	30–89 days past due										0			0	0.23	23
	90+ days past due										0			0	0.01	42
	Nonaccrual										0			0	0.84	19
Credit card	30–89 days past due	0.37			0.32			0.26			0.35			0.52	1.19	16
	90+ days past due	0.11			0.18			0.19			0.37			0.42	0.78	36
	Nonaccrual	0			0			0			0			0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	44,924,625	44,818,679	44,924,356	44,818,679	44,735,664
Retained earnings	-22,048,606	-19,929,620	-21,595,387	-19,618,894	-19,328,304
Accumulated other comprehensive income (AOCI)	-1,273,415	-201,466	-394,368	-67,072	-312,736
Common equity tier 1 minority interest	718	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	21,603,322	24,687,593	22,934,601	25,132,713	25,094,624
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	9,576,292	10,356,272	9,720,070	10,800,783	11,965,886
Accumulated other comprehensive income-related adjustments	-1,273,415	-201,466	-394,368	-67,072	-312,736
Other deductions from common equity tier 1 capital	18,587	56,247	67,839	14,643	0
Subtotal:	13,281,858	14,476,540	13,541,060	14,384,359	13,441,474
Adjustments and deductions for common equity tier 1 capital	827,438	0	539,408	0	1,545,597
Common equity tier 1 capital	12,454,420	14,476,540	13,001,652	14,384,359	11,895,877
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	4,150,000	3,150,000	4,150,000	3,150,000	3,150,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	4,150,000	3,150,000	4,150,000	3,150,000	3,150,000
Less: Additional tier 1 capital deductions	95,469	103,487	100,700	103,487	101,936
Additional tier 1 capital	4,054,531	3,046,513	4,049,300	3,046,513	3,048,064
Tier 1 Capital	16,508,951	17,523,053	17,050,952	17,430,872	14,943,941
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	480,000	0	600,000	600,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	152,420	139,582	124,577	135,526	114,427
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	152,420	619,582	124,577	735,526	714,427
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	152,420	619,582	124,577	735,526	714,427
Exited advanced approach tier 2 capital					
Total capital	16,661,371	18,142,635	17,175,529	18,166,398	15,658,368
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	208,850,192	181,500,764	198,558,080	165,528,006	140,902,874
Less: Deductions from common equity tier 1 capital	10,517,786	10,516,006	10,428,016	10,918,913	13,613,419
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	198,332,406	170,984,758	188,130,064	154,609,093	127,289,455
Total risk-weighted assets	74,651,267	69,138,743	72,978,591	63,929,408	54,057,360
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	16.68			20.94			17.82			22.50			22.01	12.11	96
Common equity tier 1 capital, column B	0			0			0			0			0	0.29	46
Tier 1 capital, column A	22.11			25.34			23.36			27.27			27.64	12.78	97
Tier 1 capital, column B	0			0			0			0			0	0.34	46
Total capital, column A	22.32			26.24			23.54			28.42			28.97	14.36	97
Total capital, column B	0			0			0			0			0	0.38	46
Tier 1 leverage	8.32			10.25			9.06			11.27			11.74	9.76	89
Supplementary leverage ratio, advanced approaches HCs	7.36			8.96			8.04			11.62				7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	331,172	0	332,148	264,984	-100.00	-100.00
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	331,172	0	332,148	264,984	-100.00	-100.00
Reinsurance recoverables (L/H)		99,973		99,433	100,281		
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	230,966	0	226,956	164,280	-100.00	-100.00
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	230,966	0	226,956	164,280	-100.00	-100.00
Total insurance underwriting net income	0	4,043	0	80,343	14,749	-100.00	-100.00
Total property and casualty	0	0	0	0	0		
Total life and health	0	4,043	0	80,343	14,749	-100.00	-100.00
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	99,926	0	99,452	100,308	-100.00	-100.00
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	20,525	23,719	51,059	48,028	62,183	-13.47	-42.10
Other insurance activities income	20,525	22,629	51,059	46,247	60,502	-9.30	-40.36
Insurance and reinsurance underwriting income	0	1,090	0	1,781	1,681	-100.00	-100.00
Premiums	0	1,090	0	1,781	1,681	-100.00	-100.00
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	1,090	0	1,781	1,681	-100.00	-100.00
Insurance benefits, losses, expenses	0	403	0	1,296	1,507	-100.00	-100.00
Net assets of insurance underwriting subsidiaries	0	331,139	0	168,996	261,951	-100.00	-100.00
Life insurance assets	0	0	0	0	0		

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0.18			0			0.19			0.19	0.01	93
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..				0						0			0	51.47	18
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..				100						100			100	48.53	81
Separate account assets (L/H) / Total life assets				0						0			0	7.26	42
Insurance activities revenue / Adjusted operating income	0.30			0.33			0.35			0.38			0.51	0.47	75
Premium income / Insurance activities revenue	0			4.60			0			3.71			2.70	7.32	80
Credit related premium income / Total premium income				0						0			0	34.91	29
Other premium income / Total premium income				100						100			100	65.09	70
Insurance underwriting net income / Consolidated net income	0			0.40			0			8.24			2.02	0.08	94
Insurance net income (P/C) / Equity (P/C)														19.86	
Insurance net income (L/H) / Equity (L/H)				3.50						35.40			8.98	5.13	66
Insurance benefits, losses, expenses / Insurance premiums				36.97						72.77			89.65	233.61	55
Reinsurance recovery (P/C) / Total assets (P/C)														0.15	
Reinsurance recovery (L/H) / Total assets (L/H)				30.19						29.94			37.84	0.15	95
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0.18			0			0.10			0.19	0	96
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0			0			0			0			0	11.51	3
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	69,055,152			65,632,227			66,445,206			62,471,238			56,960,001		
Net assets of broker-dealer subsidiaries / Consolidated assets	32.48			35.71			31.68			36.24			40.89	1.39	96

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Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	451,180	358,527	537,369	131,602	199,270
Real estate loans	0	0	0	0	0
Commercial and industrial loans	451,040	317,235	521,169	97,614	142,680
Loans to depository institutions and other banks acceptances	140	1,382	16,200	450	4
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	31,206	0	30,629	56,303
Agricultural loans	0	0	0	0	0
Other foreign loans	0	8,704	0	2,909	283
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	802	2,638	787	3,098	5,714
Total selected foreign assets	451,982	361,165	538,156	134,700	204,984
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

Analysis Ratios

BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Yield: Foreign loans	0		0.40			0			0.99			2.69	1.25	74
Cost: Interest-bearing deposits													1.19	

Net Losses as a Percent of Foreign Loans by Type

Real estate loans													27.03	
Commercial and industrial loans													0.29	
Foreign governments and institutions													0	

Growth Rates

Net loans and leases	25.84		257.56		308.33		-33.96		16.50	22.48	72
Total selected assets	25.15		254.70		299.52		-34.29		19.84	12.40	77
Deposits										10.36	

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Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
Activity as a Percent of Total Assets								
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
Dollar Amount in Thousands						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	3,663	1	448	0	1,894	366200.00	
Dividends	0	0	0	0	0		
Interest	3,663	1	448	0	1,894	366200.00	
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	162,536	112,093	237,408	5,347,612	713,426	45.00	-25.02
Dividends	3,000	0	3,000	5,000,000	0		
Interest	159,402	112,092	234,407	346,541	713,426	42.21	-26.47
Management and service fees	0	0	0	0	0		
Other income	134	1	1	1,071	0	13300.00	
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	166,199	112,094	237,856	5,347,612	715,320	48.27	-23.33
Securities gains (losses)	0	0	0	0	0		
Other operating income	38,037	35,880	71,280	205,859	243,698	6.01	
Total operating income	204,236	147,974	309,136	5,553,471	959,018	38.02	-4.75
Operating Expenses							
Personnel expenses	873	812	1,732	1,654	1,652	7.51	249.20
Interest expense	225,282	158,248	318,537	430,502	774,933	42.36	11.67
Other expenses	1,379	2,580	4,905	7,164	23,516	-46.55	-56.66
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	227,534	161,640	325,174	439,320	800,101	40.77	10.90
Income (loss) before taxes	-23,298	-13,666	-16,038	5,114,151	158,917		
Applicable income taxes (credit)	0	0	0	4,297	79,976		
Extraordinary items							
Income before undistributed income of subsidiaries	-23,298	-13,666	-16,038	5,109,854	78,941		
Equity in undistributed income of subsidiaries	108,873	1,027,876	1,827,976	-4,134,597	650,992	-89.41	-83.43
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	108,873	1,027,876	1,827,976	-4,134,597	650,992	-89.41	-83.43
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	85,575	1,014,210	1,811,938	975,257	729,933	-91.56	-87.15
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	111,873	1,027,876	1,830,976	865,403	650,992	-89.12	-82.97
Subsidiary holding companys' net income	0	0	0	0	0		

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Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	3,663	0.01	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	3,663	0.01	0	0	0	0	0	0		
Investment in nonbank subsidiaries	48,623,595	83.37	49,651,140	86.83	52,244,946	87.53	45,969,075	43,140,651	-2.07	1.85
Common and preferred stock	21,401,322	36.69	21,458,347	37.53	22,171,207	37.15	20,564,865	24,407,055	-0.27	4.32
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	27,165,466	46.58	28,155,184	49.24	30,030,368	50.31	25,372,387	18,689,510	-3.52	-0.11
Other receivables	56,807	0.10	37,609	0.07	43,371	0.07	31,823	44,086	51.05	81.16
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	4,973,567	8.53	4,930,606	8.62	4,823,704	8.08	4,823,526	4,994,450	0.87	
Securities purchased (reverse repos)	1,820,038	3.12	1,567,565	2.74	1,649,751	2.76	922,465	1,016,797		-78.20
Cash and due from affiliated depository institution	1,614,701	2.77	137,084	0.24	53,723	0.09	82,582	22,557	1077.89	18184.46
Cash and due from unrelated depository institution	0	0	0	0	0	0	62	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	1,287,582	2.21	897,131	1.57	914,874	1.53	1,378,710	1,594,583	43.52	-62.76
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	58,323,146	100.00	57,183,526	100.00	59,686,998	100.00	53,176,420	50,769,038	1.99	-2.07
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	21,199	0.04	0	0	7,728	0.01	0	2,719		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	4,715,425	8.08	7,287,705	12.74	7,355,170	12.32	3,466,285	3,714,730	-35.30	-52.35
Borrowings with maturity over 1 year	27,618,935	47.36	20,747,980	36.28	24,768,580	41.50	20,262,190	17,232,350	33.12	20.16
Subordinated notes and debentures	0	0	600,000	1.05	0	0	600,000	600,000	-100.00	-100.00
Other liabilities	95,356	0.16	69,635	0.12	26,371	0.04	117,948	85,772	36.94	-15.93
Balance due to subsidiaries and related institutions	119,627	0.21	640,613	1.12	444,548	0.74	447,284	856,843	-81.33	-83.53
Total liabilities	32,570,542	55.84	29,345,933	51.32	32,602,397	54.62	24,893,707	22,492,414	10.99	-5.10
Equity Capital	25,752,604	44.16	27,837,593	48.68	27,084,601	45.38	28,282,713	28,276,624	-7.49	2.05
Perpetual preferred stock (income surplus)	4,150,000	7.12	3,150,000	5.51	4,150,000	6.95	3,150,000	3,150,000	31.75	84.44
Common stock	1	0	1	0	1	0	1	1	0.00	0.00
Common surplus	45,824,624	78.57	45,718,678	79.95	45,824,355	76.77	45,718,678	45,635,663	0.23	3.37
Retained earnings	-22,048,606	-37.80	-19,929,620	-34.85	-21,595,387	-36.18	-19,618,894	-19,296,304		
Accumulated other comprehensive income	-1,273,415	-2.18	-201,466	-0.35	-394,368	-0.66	-67,072	-312,736		
Other equity capital components	-900,000	-1.54	-900,000	-1.57	-900,000	-1.51	-900,000	-900,000		
Total liabilities and equity capital	58,323,146	100.00	57,183,526	100.00	59,686,998	100.00	53,176,420	50,769,038	1.99	-2.07
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	119,521	0.20	640,118	1.12	443,822	0.74	440,586	852,053	-81.33	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	119,521	0.20	640,118	1.12	443,822	0.74	440,586	856,843	-81.33	-83.54
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

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RSSD Number

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Peer #

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	0.65			7.19			6.46			3.46			2.59	9.68	7
Bank net income / Average equity investment in banks														10.51	
Nonbank net income / Average equity investment in nonbanks	1.03			9.77			8.54			3.60			2.73	7.89	37
Subsidiary HCs net income / Average equity investment in sub HCs														8.55	
Bank net income / Parent net income	0			0			0			0			0	82.22	7
Nonbank net income / Parent net income	130.73			101.35			101.05			88.74			89.19	5.93	97
Subsidiary holding companies' net income / Parent net income														74	
Leverage															
Total liabilities / Equity capital	126.47			105.42			120.37			88.02			79.54	20.43	90
Total debt / Equity capital	125.56			102.87			118.61			86.02			76.20	14.31	92
Total debt + notes payable to subs that issued TPS / Equity capital	125.56			102.87			118.61			86.02			76.20	16.36	92
Total debt + Loans guaranteed for affiliate / Equity capital	125.56			102.87			118.61			86.02			76.20	14.56	92
Total debt / Equity capital – excess over fair value	125.56			102.87			118.61			86.02			76.20	14.51	92
Long-term debt / Equity capital	107.25			76.69			91.45			73.76			63.06	13.04	92
Short-term debt / Equity capital	18.31			26.18			27.16			12.26			13.14	1.02	94
Current portion of long-term debt / Equity capital	0.46			2.30			1.64			1.56			3.03	0.05	96
Excess cost over fair value / Equity capital	0			0			0			0			0	0.12	38
Long-term debt / Consolidated long-term debt	97.18			97.47			97.79			98.60			97.13	28.44	97
Double Leverage															
Equity investment in subs / Equity capital	83.10			77.08			81.86			72.71			86.32	103.22	3
Total investment in subs / Equity capital	188.82			178.36			192.90			162.53			152.57	111.07	90
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-25.42			-3.14			-2.71			-7.91			-5.30	0.36	1
Equity investment in subs – equity cap / Net income-div (X)														1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	26.65			9.95			7.51			400.97			63	177.68	8
Cash from ops + noncash items + op expense / Op expense + dividend	-79.82			8.32			-1.27			373.57			162.50	190.27	44
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	303.68			103.66			99.30			104.34			101.62	116.34	36
Pretax operating income + interest expense / Interest expense	89.66			91.36			94.97			1,287.95			120.51	1,968.54	10
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	89.66			91.36			94.97			1,287.95			120.51	1,632.83	8
Dividends + interest from subsidiaries / Interest expense + dividends	21.73			7.56			5.79			388.81			52.21	210.80	5
Fees + other income from subsidiaries / Salary + other expenses	5.95			0.03			0.02			12.15			0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	0.43			1.43			3.13			1.58			0.73	57.11	5
Other Ratios															
Net assets that reprice within 1 year / Total assets	-1.32			-8.81			-8.25			-2.85			7.54	2.64	80
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due														0.04	
Nonaccrual														0.54	
Total														0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0	0	49
To nonbank subsidiaries	0			0			0			0			0	0.10	46
To subsidiary holding companies	0			0			0			0			0	0	49
Total	0			0			0			0			0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	44.30			49.69			43.81			51.23			59.80	5.62	92
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0	0	50
Combined foreign nonbank subsidiary assets	0.01			0.06			0.02			0.14			0.24	0.19	86

BHC Name

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Peer #

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....										18.49			754.08	57.84	98
Dividends declared / Net income	629.64			130.64			209.08			96.86			81.55	33.08	95
Net income – dividends / Average equity	-3.43			-2.20			-7.04			0.11			0.48	6.46	5
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			0			0			0			0	178.13	9
Dividends from nonbank subsidiaries	0.56			0			0.08			529.32			0	7.53	19
Dividends from subsidiary holding companies.....	0			0			0			0			0	21.40	42
Dividends from all subsidiaries	0.56			0			0.08			529.32			0	260.40	2
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries														66.55	
Interest income from bank subsidiaries.....														0.54	
Management and service fees from bank subsidiaries														1.55	
Other income from bank subsidiaries.....														0	
Operating income from bank subsidiaries														69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	2.68			0			0.16			577.77			0	82.95	12
Interest income from nonbank subsidiaries.....	142.48			10.91			12.80			40.04			109.59	20.25	88
Management and service fees from nonbank subsidiaries	0			0			0			0			0	1.92	38
Other income from nonbank subsidiaries.....	0.12			0			0			0.12			0	1.06	43
Operating income from nonbank subsidiaries	145.29			10.91			12.97			617.93			109.59	150.41	59
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....														61.23	
Interest income from subsidiary holding companies.....														6.54	
Management and service fees from subsidiary holding companies.....														0.36	
Other income from subsidiary holding companies.....														0.29	
Operating income from subsidiary holding companies.....														76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0			0			0	67.32	10
Interest income from bank subsidiaries.....	1.79			0			0.14			0			0.20	0.80	62
Management and service fees from bank subsidiaries	0			0			0			0			0	1.81	36
Other income from bank subsidiaries.....	0			0			0			0			0	0.03	44
Operating income from bank subsidiaries	1.79			0			0.14			0			0.20	78.80	9
Dividends from nonbank subsidiaries	1.47			0			0.97			90.03			0	2.65	19
Interest income from nonbank subsidiaries.....	78.05			75.75			75.83			6.24			74.39	1.19	98
Management and service fees from nonbank subsidiaries	0			0			0			0			0	0.06	41
Other income from nonbank subsidiaries.....	0.07			0			0			0.02			0	0.04	44
Operating income from nonbank subsidiaries	79.58			75.75			76.80			96.29			74.39	7.29	93
Dividends from subsidiary holding companies.....	0			0			0			0			0	4.52	43
Interest income from subsidiary holding companies.....	0			0			0			0			0	0.20	44
Management and service fees from subsidiary holding companies.....	0			0			0			0			0	0	49
Other income from subsidiary holding companies.....	0			0			0			0			0	0	48
Operating income from subsidiary holding companies.....	0			0			0			0			0	6.08	40
Loans and advances from subsidiaries / Short term debt.....	2.53			8.78			6.03			12.71			22.94	83.37	42
Loans and advances from subsidiaries / Total debt	0.37			2.24			1.38			1.81			3.95	28.33	34